GOING IT ALONE:

WHY ELIGIBLE FAMILIES CHOOSE NOT TO RECEIVE PUBLIC BENEFITS

Executive Summary

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Introduction

National research has found repeatedly that families that utilize work supports following exiting from TANF are more likely to remain off the welfare rolls and move toward self-sufficiency. Many more families teeter on the brink of welfare receipt, and work supports and other benefit programs can enhance the well-being of these parents and children. Yet, every day, parents choose *not* to receive benefits that seem in their financial best interests—even in families where dire financial circumstances make them eligible for an array of benefits. Little research has probed the reasons families make these choices.

The Washington State Office of Financial Management conducted two telephone surveys of low-income households. In one, respondents were asked about the public benefits they currently received and reasons for not using benefits for which their family was potentially qualified. The survey about public benefits gathered information from 501 families, all of whom reported incomes below 200% of the federal poverty level and had at least one child under eighteen at home. A second survey probed more deeply into families' decisions around receipt of child care subsidies. A longer version of this paper as well as a separate paper on the findings on the child care study, both complete with detailed statistical findings, are also available.

Data & Methods

BENEFITS SURVEY

Interviewers asked respondents whether they received any of the following: Temporary Aid to Needy Families (TANF), food stamps, Medicaid, Working Connections Child Care subsidies (WCCC), tuition assistance (for state community colleges), Special Supplemental Nutrition Program for Women, Infants and Children, (WIC), or the federal Earned Income Tax Credit (EITC).² For each of the benefits the respondent did *not* receive, the interviewer offered a menu of possible explanations why the respondent and their family might have chosen not to receive that benefit. The findings below summarize the participation rates for the seven benefits, and the reasons that respondents gave for not receiving those benefits for which they were likely to be eligible.

The survey sample was selected through random-digit dialing, using telephone exchanges ranked by average income. The sample included the lowest-income exchanges up to the level at which the sample included 50% of all listed phone numbers. Over the summer of 2004, these phone numbers were called by Gilmore Research Group of Seattle. Respondents were screened to ensure that household incomes fell at or below 200% FPL and there was a child in the household.

Respondents were asked whether they currently receive any of the seven benefits listed above. Following this program-participation section, respondents were asked to choose from eleven general reasons for *not* receiving benefits for which they were potentially eligible. Respondents were then walked asked about specific benefits. In this section, respondents were offered between nine and seventeen possible reasons for not receiving each benefit (along with an open-ended option).³ The survey concluded with a few further probes in order to place each family into one of three income levels categories.

¹ A forthcoming report will include supplemental findings utilizing the same questionnaire: an additional 500 responses will be gathered from a stratified sample of Black, Hispanic, Native American, Vietnam-born and Russia- or Ukraine-born parents.

² While this is by no means an exhaustive list of state and federal supports for low-income families, this selection was made in the interest of keeping the survey to a manageable length, and addressing those programs where the research might have the most bearing on policy.

³ For the full text of the survey, see Appendix A

Because of the framework of the survey, each benefit section had a declining number of respondents after the first few reasons offered, which triggered skip patterns to the next benefit. (For example, respondents who said they were not aware that there was a food stamps program were not given further options in the food stamps section.) Thus in the results reported, the numbers decline up to a certain point in each table of responses. Skipped responses were removed from the universe for that item; refusals and 'don't know' were coded as 'no'.

The adjusted raw response rate for the benefits survey was 38%.⁴ The target population proved very challenging to reach by random digit telephone dialing methods. Cell phones were not included in the selection of phone numbers. Of the households that agreed to listen to the introduction to the survey, 22% had a child under 18 in the home and of those 50% met the income target, for an overall incidence of 11%.⁵

CHILD CARE SURVEY

In a second survey, specifically about child care subsidies, current and former users of the Working Connections Child Care subsidy were asked about their utilization of the program and their child care arrangements. A definition of current or recent former WCCC was specified and a sample of families was randomly selected. At the time of the interview, families were classified again with the intent to compare current subsidy clients to those who were no longer using the subsidy. Six-hundred and eleven parents were interviewed for a response rate of 83%. About one-third of the respondents were estimated to be ineligible at the time of the interview. The results noted in this paper focus on the child care decisions for those families that appeared to be eligible for WCCC but had stopped using the subsidy.

Summary of Findings

PARTICIPATION LEVELS

Not surprisingly, due to the sample selection condition that households have earnings less than 200% of the poverty threshold, most households (80%) received at least one of the benefits referred to in the survey. Roughly one-fifth of the respondents did not receive any benefits, one-fifth received one of the benefits, one-fifth received two, one-fifth received three, and the remaining fifth received four or more.

Not every low-income family is eligible for all benefits. Considering only those who appear to qualify for each benefit, the take-up rate is highest among those eligible for Medicaid:6

TABLE 1: PARTICIPATION RATES

Benefit	receiving	eligible	%
Medicaid (85% FPL and under)	146	177	82.5%
Medicaid (125% FPL and under) ⁷	240	329	72.9%
food stamps	168	329	51.1%
WIC	114	242	47.1%

⁴ This response rate adjusts for ineligibles in the refusals and non-contact households and adjusts for the sample that does not include residential households.

⁵ For final disposition of the survey, see Appendix B.

⁶ The criteria used for deeming a respondent's potential qualification for each benefit are given in Appendix C.

⁷ Medicaid receipt thresholds are given at two poverty levels. While not all households between 85-125% FPL would qualify for Medicaid, enough would as a post-TANF transitional benefit that their exclusion would be misleading. Far fewer households at 126% FPL and above would qualify.

benefit (continued)	receiving	eligible	%
EITC	185	440	42.1%
TANF	70	177	39.6%
WCCC8	62	187	33.2%
Tuition assistance	55	469	11.7%

GENERAL ATTITUDES TOWARD BENEFIT RECEIPT

Many of the respondents held strongly to a personal desire not to be on welfare of any kind. While 80% of the sample did receive at least one of the benefits mentioned, two-thirds of the respondents said that they "don't want to rely on welfare," to explain why they did not receive other benefits. Many others saw their financial situation as temporary—46% of all respondents said they "would be making more money soon." And almost half were deterred by the process of going to the office to apply: 49% said either that they "didn't want to deal with DSHS" or they "would find going to the office embarrassing or uncomfortable." These responses to the general reasons were consistent regardless of what benefits a respondent actually received.

There was some variation in the selection of general reasons based on which benefits a respondent did or did not receive. For example, as shown in the table below, respondents who qualified for but did not receive WIC were the most likely to say that they don't receive additional benefits because they "will be making more money soon" (51%).

TABLE 2: GENERAL REASONS FOR NON-RECEIPT OF BENEFITS

		BENEFIT NOT RECEIVED						
general reasons for non-receipt of additional benefits	food stamps	EITC	tuition assistance	Medicaid	TANF	WIC	WCCC	all
You don't want to rely on welfare.	67%	66%	72%	75%	75%	75%	67%	69%
You would find going to the office embarrassing or uncomfortable.	32%	31%	34%	37%	37%	32%	29%	32%
You didn't want to deal with DSHS.	41%	39%	43%	45%	45%	39%	38%	40%
You will be making more money soon.	40%	45%	46%	32%	32%	51%	43%	46%
You didn't want anyone asking your employer how much you earn.	17%	17%	17%	16%	16%	14%	13%	17%
You thought receiving benefits might affect your immigration status.	3%	2%	2%	1%	1%	2%	1%	2%
You thought receiving other benefits might affect your 5-year time limit on TANF.	7%	6%	7%	7%	7%	7%	6%	6%
You don't know how to apply for benefits.	21%	18%	16%	26%	26%	17%	11%	16%
You are working and cannot take time off to apply.	21%	16%	17%	19%	19%	16%	17%	16%
You are not a citizen of the US.	7%	6%	8%	4%	4%	4%	3%	5%
You own a car and do not want to sell it.	58%	47%	48%	54%	54%	46%	47%	47%

Respondents had heard of most benefits discussed, but in some cases significant minorities had not. Medicaid and Food Stamps were particularly well known, at 97% and 99% familiarity, respectively. Most respondents were aware of WIC (89%), WCCC (82%), TANF (71%), EITC (66%) and tuition assistance (61%).

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⁸ As noted above, survey households have younger children than poor households statewide. As a result, the participation rate in WCCC may be higher than in the general population.

BENEFIT-SPECIFIC RESPONSES

For the benefits below, the analysis is limited to households likely to qualify for each benefit, according to study data and information about program eligibility (appendix C). Detailed breakdowns of responses are given in the tables at the end of this report.

Food Stamps: Among those who appeared eligible for food stamps, 51% were using the benefit at the time of the survey. There were a total of 161 potentially-eligible non-recipients of food stamps. Among those who had heard of food stamps, 57% believed that they make too much money to be eligible for food stamps. Among those who were aware of food stamps and did not cite eligibility reasons, 63% said they "could get by without this benefit" and 26% said "it's too much of a hassle to apply."

EITC: Forty-two percent of seemingly eligible families received the EITC; there were 245 potentially-eligible non-recipients. A large number of potential EITC recipients had never heard of the credit (36%). Among the respondents who had heard of, but not received, the EITC, 50% believed they "make too much money to be eligible." Among those who were aware of EITC and did not cite eligibility reasons for non-receipt, 22% said they had "applied.... but were told [they] didn't qualify." Among those who gave none of the above reasons, the most frequently mentioned reason was they "knew [they] didn't have to file a tax return, so [they] didn't think the EITC had anything to do with [them]" (35%).

Tuition assistance: Eleven percent of eligible parents received tuition assistance; there were 273 potentially-eligible non-recipients. Among those parents who were interested in getting more education and knew that tuition assistance was available, very few cited eligibility reasons. Among those who were interested in school, knew about tuition assistance, and did not cite eligibility reasons, 72% were unable to attend school due to time constraints. Most said they "don't have time to go to school" (69%) and a few more said they "need to stay at home with children." Financial constraints were another major deciding factor for many parents. Many said they are "not going to school because they can't afford to go" or they would "have to go into debt, and [they] don't want to do that" (a total of 73%).

Medicaid: Among families with incomes below 125% of FPL, 73% were on Medicaid; among the lowest-income families (incomes below 85% FPL), 83% were on Medicaid. There were 72 potentially-eligible non-recipients with incomes at or below 125% FPL. ¹⁰ Among those who had heard of Medicaid, the most common reason for not receiving the benefit was that they believed they "make too much money to be eligible" (37%). Among the remaining respondents, a sizeable group felt that they "can get by without these benefits" (44%).

TANF: Around 40% of TANF-eligible families reported that they were receiving the benefit; there were 106 potentially-eligible non-recipients. A large number (29%) of TANF eligible families had not heard of the program. The largest number of remaining respondents said they "make too much money to be eligible" (55%). Again, the other sizable group who chose none of the above explanations felt that they could "get by without these benefits" (64%).

WIC: The take-up rate for the WIC program was around 47%; there were 124 potentially-eligible non-recipients. Few had not heard of the benefit, (11%). Of those who had heard of WIC, the largest number of

⁹ Respondents could select more than one reason.

¹⁰ While 'Medicaid' can refer to a menu of assistance programs, the rough eligibility guidelines used to determine the sub-sample were those for the state's Family Medical program. This includes all TANF-eligible families. In many cases, however, families at higher incomes may qualify for transitional Medicaid or for Medicaid for the children in the household. Thus households with incomes up to 125% FPL were considered in these calculations. This is not a precise cut-off but given the limitations of survey income data, it captures the greatest number of potentially-eligible families and excludes the fewest.

respondents said they "make too much money to be eligible" (46%); of those who had heard of WIC and did not cite eligibility, 71% felt that they could "get by without these benefits."

WCCC: About one-third of eligible families received Working Connections subsidies; there were 145 potentially-eligible non-recipients. A fair number were not aware of the program (18%). Among those who had heard of WCCC, the most common response was that respondents felt they "make too much money to be eligible" (42%). Among those who chose neither of those explanations, most felt that they could "get by without these benefits" (74%) and two-thirds said they had arrangements with a relative, friends, or neighbors. Another frequently cited reason (23%) is that "children care for themselves."

The most frequently cited reasons for non-receipt of WCCC on the benefits survey were echoed in the child care survey findings. A large number of seemingly eligible respondents said they didn't need the subsidy because of care from a relative (35%) or friends and neighbors (10%). Some reasons differed between the two surveys: a high co-pay (27%) and too much hassle (21%) were major reasons cited in the child care survey. Because the child care survey consisted of recent former subsidy recipients, it is expected that the reasons for choosing not to use the subsidy would differ from the more general population sampled in the benefits survey.

Results from the child care survey highlighted some of the transitions and challenges that face the eligible population. Among those who appeared to be eligible but were not currently using WCCC, 53% planned to reapply for the subsidy, 77% had jobs with varying schedules or with hours outside the typical weekday daytime schedule, and 46% said their child care arrangements had changed in the last year. For many, income or family circumstances fluctuated and they expected to use the subsidy again in the future. For others the instability or unusual nature of their employment hours led them to find alternative care arrangements.

Description of Households

The benefits survey households had, on average, 4.0 family members, 2.1 of whom were children. The largest household surveyed had 13 members; the greatest number of children was 8. The mean age of the youngest child in the family was 6.3. The mean age of the respondent was 35, although ages ranged from 19 to 61. Most interviews (73%) were conducted with the mother. Families were divided into three income categories: income less than 85% of the 2004 federal poverty guidelines, 86% to 125%, and 126% to 200%:

TABLE 3: INCOME CATEGORIES

income category	annual income for a family of four (upper threshold)	N	%
85% and under	0 -\$16,023	177	35.3%
86-125%	\$16,024 - \$23,563	122	24.4%
126-200%	\$23,564 - \$37,700	172	34.3%
Missing		30	6.0%

The majority of the sample lived in rural areas (73%), and more than half lived in the western part of the state (60%). Most identified themselves as white (82%). Other ethnicities are given in Table 2:11

¹¹ As mentioned above, larger ethnic/racial minority sub-samples will be the focus of the forthcoming second part of this research.

TABLE 4: RACE AND ETHNICITY

ethnicity	N	%
White	412	82.2%
Black	27	5.4%
Asian	11	2.2%
Pacific Islander	8	1.6%
American Indian	24	4.8%
Other	9	1.8%
Missing	10	2.0%

Nine percent of the sample (45 respondents) identified themselves as Hispanic.

Administrative records of benefits received

The survey asked whether respondents would allow researchers to look at their state administrative records, and match actual receipt of benefits with survey responses. Just over half (57.2%) of respondents gave this permission. These 287 individuals were matched with administrative data from the Washington State Department of Social and Health Services Automated Client Eligibility System (ACES) to track their TANF, food stamps, and Medicaid receipt. They were also matched to the Department of Health's WIC database and the Working Connections child care subsidy program database.¹²

The ACES data match yielded 201 individuals with some record of benefit receipt. Specific benefits received are as follows:

TABLE 1: DSHS BENEFIT HISTORY IN ADMINISTRATIVE RECORDS

	TANF Food Stamps		mps	Medicaid		
No record of receipt	182	63.4%	136	47.4%	165	57.5%
Received within past 2 years	67	23.3%	119	41.5%	95	33.1%
Received more than 2 years prior to survey	38	13.2%	32	11.1%	27	9.4%

For the most part, respondents who reported receiving the above benefits at the time of the survey showed up in administrative records as well (94.6% for food stamps, 74% for TANF). The match was weaker for Medicaid, where only 52% of those who said the received Medicaid showed as receiving Family or Transitional benefits.¹³

Respondents who had a history of benefit receipt did not, however, differ significantly from other respondents in the reasons they chose for not currently receiving benefits, except on those items where the causation was selfevident.

¹² Matches to the State Board of Community and Technical Colleges for tuition receipt yielded very low results, not worth analysis. Without state income tax records, matches to the federal EITC were not practical. Matches to the WCCC and WIC databases are forthcoming.

¹⁵ There are two feasible explanation—a number of the missing records could be for other types of Medicaid, such as blind/disabled, and some respondents may not accurately know their Medicaid status if they have not used medical services in that month.

Conclusions

In some cases, the reason that potentially-eligible families were not receiving benefits was simply that they were not aware the benefit existed. This was particularly true for the EITC, and to a lesser extent for tuition assistance, WIC, WCCC and TANF. For all benefits, however the majority of respondents were aware that the benefit existed.

Among those who were aware of each benefit, the most frequent explanation for non-receipt of a benefit was that the respondent believed that they made too much money to be eligible. This is despite the fact that, to as great a degree as possible, only households that met program income limits were included in the analysis for each benefit. This finding implies that many likely-eligible households do not consider themselves poor enough to receive benefits, and do not perceive that many of these benefits are meant to support the working poor.

Second to income eligibility was the more specific generic response, that the family "can get by without these benefits." The implication here is either that: others are more needy than they, and the benefits should be reserved for poorer families; or they have a personal objection to receiving public benefits. Many respondents stated generally that "they don't want to rely on welfare" and then went on to answer specific benefit sections with they "can get by without these benefits," implying that families are struggling to keep their receipt of public benefits to a minimum for personal, value-laden reasons.

Two benefit sections fell outside the patterns described above. Most respondents to questions about tuition assistance who had heard of the benefits either had no time for school, or believed that school was unaffordable to them despite financial aid. For child care subsidies, along with the knowledge and income eligibility explanations discussed above, a large number of parents had "arrangements with a relative, friend, or neighbor." Either the specific situation was such that this arrangement was not reimbursable, the parent was not aware that such an arrangement could be subsidized, or the parent chose not to receive the subsidy for this arrangement.

TABLE A: REASONS FOR NON-RECEIPT OF FOOD STAMPS

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is the reason because you've never heard of Food Stamps?	2	161	1.2%
Is it because you make too much money to be eligible?	90	159	56.6%
Is it because your application is in process?	8	69	11.6%
Is it because you used to get food stamps, but were told you no longer qualified?	9	63	14.3%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	34	54	63.0%
Is the reason that it's too much of a hassle to apply?	14	54	25.9%
Is the reason because you were eligible, but it was for such a small amount it wasn't worth the trouble?	6	54	11.1%
Is the reason because you applied, and were told you can't get Basic Food?	4	54	7.4%
Is the reason because you used to get food stamps, but you didn't like the rules?	2	54	3.7%

TABLE B: REASONS FOR NON-RECEIPT OF EITC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you have never heard of the EITC?	87	245	35.5%
Is it because you make too much money to be eligible?	79	158	50.0%
Is it because your application is in process?	3	79	3.8%
Is the reason because you applied for the EITC, but were told you didn't qualify?	17	76	22.4%
other reasons (more than one response allowed)	yes	N	%
Is it because you knew you didn't have to file a tax return, so you didn't think the EITC had anything to do with you?	20	57	35.1%
Is it because you can get by without these benefits?	8	57	14.0%
Is it because you didn't work in the past year?	19	57	33.3%
Is it because the instructions on the tax form are confusing, so you didn't fill it out?	4	57	7.0%
Is the reason because you didn't find out about it by April 15, so you assumed it was too late?	4	57	7.0%
Is it because its difficult for you to read flyers and posters, and no one ever talked to you about it?	3	57	5.3%
Is it because you would rather have nothing to do with the IRS or taxes?	3	57	5.3%
Is the reason because you didn't know where to get the forms you needed?	2	57	3.5%
Is it because you filed a tax form with your employer, but it turned out it wasn't for EITC?	1	57	1.8%
Is it because the forms weren't available in your language?	0	57	0.0%

TABLE C: REASONS FOR NON-RECEIPT OF TUITION ASSISTANCE

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've applied for financial aid, and were told you are not eligible?	19	273	7.0%
Is it because you make too much money to be eligible for financial assistance?	31	254	12.2%
Is it because your application is in process?	22	223	9.9%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	48	201	23.9%
Are you not going to school because you can't afford to go?	128	201	63.7%
Is it because you didn't think you could get help to pay for school or that school could be free?	78	201	38.8%
Is it because you don't have time to go to school?	139	201	69.2%
Is it because applying for financial aid would be too much hassle?	33	201	16.4%
Is it because you would have to go into debt, and you don't want to do that?	93	201	46.3%
Is it because you used to get financial aid, but you dropped out?	21	201	10.4%
Is it because there are no community college programs that interest you?	16	201	8.0%
Is it because you there are no colleges close to you?	20	201	10.0%
Is it because you need to stay at home with children?	32	201	15.9%

TABLE D: REASONS FOR NON-RECEIPT OF MEDICAID

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you never heard of Medicaid?	5	72	6.9%
Is it because you make too much money to be eligible?	25	67	37.3%
Is it because your application is in process?	1	42	2.4%
Is the reason because you applied, and were told you can't get Medicaid?	5	41	12.2%
other reasons (more than one response allowed)			
Is the reason because it was too much hassle to apply?	2	36	5.6%
Is it because you can get by without these benefits?	16	36	44.4%
Is it because you used to get Medicaid, but you didn't like the rules? (generates skip)	1	36	2.8%
Is it because you were on Medicaid, but were recently terminated? (generates skip)	5	35	14.3%
Is it because you used to receive Medicaid, but now have insurance through work? (generates skip)	4	30	13.3%
Is it because you will be getting insurance through work soon? (generates skip)	3	26	11.5%
Is it because your children get Medicaid, but you don't need it because you're healthy?	1	23	4.3%
Is it because your whole family is healthy, so you don' need it?	3	23	13.0%
Is it because you don't need Medicaid because you take care of your health care yourselves?	8	23	34.8%
Is it because you have insurance through work?	3	23	13.0%

TABLE E: REASONS FOR NON-RECEIPT OF TANF

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've never heard of TANF?	31	106	29.2%
Is it because you make too much money to be eligible?	41	75	54.7%
Is it because your application is in process?	2	34	5.9%
Is it because you applied and were told you can't get it?	7	32	21.9%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	16	25	64.0%
Is it because it was too much hassle to apply?	9	25	36.0%
Is it because you were eligible, but it was for such a small amount it wasn't worth the trouble?	7	25	28.0%
Is it because you used to be on TANF, but didn't like the rules?	4	25	16.0%
Is it because you don't think you're eligible?	2	25	8.0%

TABLE F: REASONS FOR NON-RECEIPT OF WIC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you've never heard of [WIC]?	14	124	11.3%
Is it because you make too much money to be eligible?	51	110	46.4%
Is it because your application is in process?	4	59	6.8%
Is it because you used to get WIC, but did not like the program?	9	55	16.4%
Is it because you applied but were told you did not qualify?	2	46	4.3%
Is it because there is no WIC office near where you live?	2	44	4.5%
other reasons (more than one response allowed)	yes	N	%
Is it because you can get by without these benefits?	30	42	71.4%
Is it because you don't think your family qualifies?	8	42	19.0%
Is it because it was too much hassle to apply?	6	42	14.3%

TABLE G: REASONS FOR NON-RECEIPT OF WCCC

mutually exclusive responses ('yes' generates skip to next benefit section)	yes	N	%
Is it because you didn't know there was a program for some families to help pay for child care?	26	145	17.9%
Is it because you make too much money to be eligible?	50	119	42.0%
Is it because your application is in process?	3	69	4.3%
Is it because you applied but were told you can't get it?	4	66	6.1%
other reasons (more than one response allowed)			
Is it because you can get by without these benefits?	46	62	74.2%
Is it because you don't need it - you have arrangements with a relative, friend or neighbor?	41	62	66.1%
Is it because you don't need it - your children care for themselves?	14	62	22.6%
Is it because you didn't think you would qualify (you haven't applied)?	10	62	16.1%
Is it because it is too confusing or too much hassle?	7	62	11.3%
Is it because the co-payment was too much?	5	62	8.1%
Is it because your provider doesn't want to deal with DSHS?	3	62	4.8%
Is it because DSHS won't pay your provider because they're not licensed?	2	62	3.2%
Is it because you are not working?	4	62	6.5%
Is it because DSHS won't pay your provider because they charge too much?	1	62	1.6%
Is it because DSHS won't pay your provider because of the background check?	0	62	0.0%
Is it because you contacted DSHS but got no response?	0	61	0.0%
Is it because you can't find a provider that speaks your language?	0	62	0.0%
Is it because you do not have transportation to child care providers?	0	62	0.0%